

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Dennis Vivians

Debtor(s)

Case No. 15 B 34966

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/14/2015.
- 2) The plan was confirmed on 03/30/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/30/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 03/31/2017.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,500.00
Less amount refunded to debtor	\$495.61

NET RECEIPTS: **\$4,004.39**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,830.32
Court Costs	\$0.00
Trustee Expenses & Compensation	\$174.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,004.39**

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American InfoSource LP as agent for	Unsecured	0.00	437.06	437.06	0.00	0.00
BK OF AMER	Unsecured	0.00	NA	NA	0.00	0.00
BK OF AMER	Unsecured	0.00	NA	NA	0.00	0.00
BK OF AMER	Unsecured	0.00	NA	NA	0.00	0.00
BK OF AMER	Unsecured	0.00	NA	NA	0.00	0.00
BK OF AMER	Unsecured	0.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAP ONE	Unsecured	0.00	NA	NA	0.00	0.00
Cap1/mnrds	Unsecured	697.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One Bank USA NA	Unsecured	0.00	NA	NA	0.00	0.00
CARPET CORNR	Unsecured	0.00	NA	NA	0.00	0.00
CARPET CORNR	Unsecured	0.00	NA	NA	0.00	0.00
CARPET CORNR	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	480.00	NA	NA	0.00	0.00
Cerastes LLC	Unsecured	697.00	732.06	732.06	0.00	0.00
CHASE - CC	Unsecured	0.00	NA	NA	0.00	0.00
CHASE/CIRCUITCITY	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS ONE	Unsecured	0.00	NA	NA	0.00	0.00
CRDT FIRST	Unsecured	1,646.00	NA	NA	0.00	0.00
Credit First	Unsecured	1,646.00	1,646.10	1,646.10	0.00	0.00
Ditech Financial Llc	Unsecured	4,353.00	NA	NA	0.00	0.00
DMI Management	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
FST PREMIER	Unsecured	0.00	NA	NA	0.00	0.00
FST PREMIER	Unsecured	0.00	NA	NA	0.00	0.00
FST PREMIER	Unsecured	0.00	NA	NA	0.00	0.00
G M A C	Unsecured	0.00	NA	NA	0.00	0.00
Genesis Financial Services Corp	Unsecured	0.00	1,107.07	1,107.07	0.00	0.00
Illinois Title Loans	Secured	0.00	803.96	803.96	0.00	0.00
MB Financial	Unsecured	0.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	675.00	678.37	678.37	0.00	0.00
MERRICK BANK	Unsecured	675.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	1,491.00	1,496.30	1,496.30	0.00	0.00
Neighborhood Lending Services	Secured	75,210.00	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING I	Unsecured	0.00	NA	NA	0.00	0.00
OneMain Financial	Unsecured	0.00	NA	NA	0.00	0.00
OneMain Financial	Unsecured	0.00	NA	NA	0.00	0.00
OneMain Financial	Unsecured	0.00	NA	NA	0.00	0.00
OneMain Financial	Unsecured	0.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	182.00	160.88	160.88	0.00	0.00
Portfolio Recovery Associates	Unsecured	480.00	480.16	480.16	0.00	0.00
Portfolio Recovery Associates	Unsecured	19,133.00	10,876.91	10,876.91	0.00	0.00
RCVL PER MNG	Unsecured	0.00	NA	NA	0.00	0.00
Sears	Unsecured	0.00	NA	NA	0.00	0.00
Sears	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL S	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL S	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL S	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL S	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL S	Unsecured	3,395.00	NA	NA	0.00	0.00
Springleaf Financial Services	Unsecured	0.00	2,156.26	2,156.26	0.00	0.00
SYNCB/PLCC	Unsecured	149.00	NA	NA	0.00	0.00
SYNCB/WALMART	Unsecured	1,491.00	NA	NA	0.00	0.00
Synchrony Bank	Unsecured	149.00	149.69	149.69	0.00	0.00
Webbank-Fingerhut	Unsecured	283.00	NA	NA	0.00	0.00
Webbank-Fingerhut	Unsecured	283.00	NA	NA	0.00	0.00
Wells Fargo Bank	Secured	1,731.00	1,780.76	1,780.76	0.00	0.00
WF CRD SVC	Unsecured	0.00	NA	NA	0.00	0.00
WF CRD SVC	Unsecured	0.00	NA	NA	0.00	0.00
WFF CARDS	Unsecured	0.00	NA	NA	0.00	0.00
WFF CARDS	Unsecured	0.00	NA	NA	0.00	0.00
WFF CARDS	Unsecured	0.00	NA	NA	0.00	0.00
WFFINANCE	Unsecured	0.00	NA	NA	0.00	0.00
WFHM	Unsecured	0.00	NA	NA	0.00	0.00
Zingo Cash	Unsecured	0.00	1,355.85	1,355.85	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$803.96	\$0.00	\$0.00
All Other Secured	\$1,780.76	\$0.00	\$0.00
TOTAL SECURED:	\$2,584.72	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$21,276.71	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,004.39</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$4,004.39</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 09/06/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.